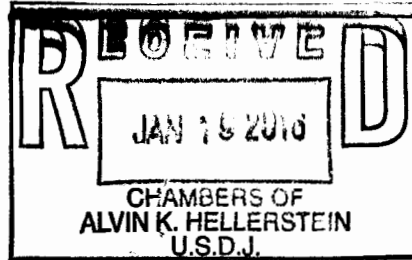
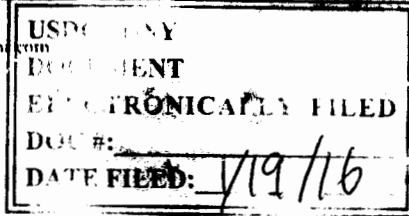


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January 19, 2016

Via ECF and Facsimile at (212) 805-7942Honorable Alvin K. Hellerstein
United States District Court
Southern District of New York
500 Pearl Street, Room 1050
New York, NY 10007

So Ordered
1-19-16
[Signature]

Re: *Victor Callender v. Discover Bank, et al.*
Case No.: 15 CV 5813 (Southern District of New York)

Dear Judge Hellerstein:

Pursuant to your Individual Practices, kindly accept this letter as Discover's request for a ten (10) day enlargement of time to file its response to the First Amended Complaint in this matter. Discover would file its response no later than **February 1, 2016**. Discover's response is currently due on **January 21, 2016**.

More specifically, Plaintiff and Discover have had settlement discussions as to Discover and are optimistic that a settlement can be reached. Discover thus seeks an additional ten days to see if an agreement can be reached while limiting the legal costs to the parties.

Lastly, the undersigned conferred with Plaintiff's counsel, who agrees with this request.

Respectfully submitted,

/s/ Justin Angelo
Justin Angelo, Esq.

DMEAST #2422058 v1